

Atmospheric River Recovery Guide (FEMA-4683-DR-CA)



**The Office of Congresswoman Anna G. Eshoo
California's 16th Congressional District**



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••• A NOTE FROM CONGRESSWOMAN ANNA G. ESHOO •••

Communities across our Congressional District have been impacted by the series of Atmospheric River storms hitting California in December 2022 and January 2023. San Mateo and Santa Clara Counties have seen widespread flooding, mudslides, debris flows, destruction of infrastructure, extended power outages and road closures. Federal and state resources are in the area and more aid is on the way.

My office is here to assist you in this difficult time and in the recovery ahead. The Federal Government has made available disaster assistance for those who have been affected by the storms and the flooding and mudslides they've caused. **This assistance is limited to San Mateo County residents** as of January 30th, 2023, but I continue to advocate to make it available to Santa Clara County residents as well. This guide provides information on how to access these resources and contact information for my office who can help you in applying for aid.

The Federal Emergency Management Agency (FEMA) provides assistance to help individuals rebuild, repair and replace housing and other personal property not covered by insurance.

Individuals who were impacted by the storms should apply for FEMA assistance before March 16, 2023. You can apply in the following ways:

- Online at www.DisasterAssistance.gov; www.disasterassistance.gov/es (Spanish)
- Call the FEMA Helpline at 1-800-621-3362 (711 available). If you use a video relay service, captioned phone, or other communication service, give FEMA the number for that service.

Small Business Administration (SBA) loans are also available to individuals and businesses to repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

After registering with FEMA, you should also apply for SBA funding. Even if you don't want to take advantage of the loan, the amount of money FEMA can give you is partially determined by eligibility for an SBA loan. Learn more and apply here: <https://disasterloanassistance.sba.gov/ela/s/>.

You can also call my [offices](#) if you have problems with a federal agency and need additional assistance.

The personal loss and suffering of families throughout our Congressional District and across California is heartbreaking. This tragedy is unfolding during the middle of the worst pandemic in a century and only adds to the stress and anxiety we're all experiencing during this difficult time. I've worked hard to get state and federal assistance to our community to help us rebuild after these massive storms, and I'm committed to ensuring that every constituent who needs help receives it.

Sincerely,



Anna G. Eshoo
Member of Congress

●●● TABLE OF CONTENTS ●●●

Quick Guide	4
FEMA Disaster Assistance	6
How to Apply for FEMA Disaster Assistance	7
FAQs Regarding FEMA Assistance	8
Small Business Administration Disaster Loans	9
Avoiding Storm-Related Fraud and Scams	10
Insurance Claims	11
Rebuilding	14
Tax Relief	15

●●● QUICK GUIDE ●●●

FEMA: The Biden Administration has approved a major disaster declaration for the winter storms in San Mateo County. The declaration provides a number of programs to assist individuals, households and businesses, along with assistance for public agencies and non-profits that have participated in response efforts. **Anyone impacted by the storms** - families, volunteers, employers or employees facing challenges as a result of the Atmospheric Rivers - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or visiting www.disasterassistance.gov. Residents of San Mateo County must register and apply before March 16, 2023.

Small Business Administration (SBA): The Administration has also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. In order to maximize your FEMA funding, you must apply for an SBA loan. Your application does not mean you have to take the loan. Businesses and homeowners can apply online at: <https://disasterloanassistance.sba.gov/ela/s/>

Unemployment assistance: People who are out of work or cannot work due to the storms may be eligible for unemployment benefits. You can file for benefits at https://edd.ca.gov/en/Unemployment/Disaster_Unemployment_Assistance.

You can also file by phone, Monday – Friday, 8:00 a.m. – 5:00 p.m. by calling:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Chinese: 1-800-547-3506 (Cantonese), 1-866-303-0706 (Mandarin)
- Vietnamese: 1-800-547-2058
- Armenian: 1-855-528-1518
- Korean: 1-844-660-0877
- Tagalog: 1-866-395-1513
- TTY: 1-800-815-9387

The State of California’s Guide to Disaster Assistance Services for Immigrant Californians: Information on health, housing, emergency supplies, employment and other services available to all Californians, regardless of their immigration status.

- English: <https://www.cdss.ca.gov/Portals/13/DisasterAssistanceGuideforImmigrantCaliforniansFinal.pdf>
- Spanish: <https://www.cdss.ca.gov/Portals/13/DisasterAssistanceGuideforImmigrantCaliforniansSpanishFinal.pdf>

National Flood Insurance Program: People who need to file flood insurance claims can call the National Flood Insurance Program at (877) 336-2627 or visit their website at <https://www.floodsmart.gov/how-do-i-start-my-flood-claim>.

American Red Cross: If you need help finding shelter or food due to the storms, you can call the Red Cross at (866) 272-2237 or visit <https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>.

<p>American Red Cross of the Bay Area 1663 Market Street San Francisco, CA 94103 Phone: (415) 427-8000 Email: arcbainfo@redcross.org</p>	<p>American Red Cross of San Mateo County 1710 Trousdale Drive Burlingame, CA 94010 Phone: (650) 259-1750 Fax: (650) 259-1758</p>	<p>American Red Cross of the Silicon Valley 2731 North 1st Street San Jose, CA 95134 Phone: (877) 727-6771 Email: SVCadmin@redcross.org</p>
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For Legal Assistance: FEMA offers Disaster Legal Services for low-income disaster survivors who need assistance with insurance claims, legal documents, contracts, or FEMA appeals. For more information, call 1-800-621-3362. You can also find a list of Free Legal Services in the area [here](#) that might be able to assist you. If you are looking for a referral, the California Bar has resources [here](#).

For assistance, please contact Congresswoman Eshoo’s Palo Alto office, or visit her website at <https://eshoo.house.gov>.

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●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Atmospheric Rivers should apply for FEMA assistance before March 16, 2023. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov, or visit a Local Assistance Center as soon as possible.

The Biden Administration has issued a major disaster declaration for the regions impacted by the storms, ordering federal aid to supplement state and local recovery efforts to San Mateo County.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the storms should register through FEMA at www.disasterassistance.gov.

FEMA Individual Assistance allows residents to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Atmospheric Rivers should apply for FEMA assistance before March 16, 2023. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov, or visit a Local Assistance Center as soon as possible.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. 711 is available. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the Atmospheric River should apply for FEMA assistance before March 16, 2023. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov, or visit a Local Assistance Center as soon as possible.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)), online (www.DisasterAssistance.gov), or at a Local Assistance Center. You will need your FEMA registration number for future reference. The deadline to register is March 16, 2023.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (711 available).

Where can I find updated information from FEMA? For more information about the Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>.

How can I access FEMA information in other languages? Translated into 27 languages, the "Help After a Disaster" brochure is a tool that can be shared in your community to help people understand the types of FEMA Individual Assistance support that may be available in disaster recovery. <https://www.fema.gov/assistance/individual/brochure>.

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

The Administration also approved U.S. Small Business Administration (SBA) loans for businesses and nonprofit organizations. The SBA Economic Injury Disaster Loans (EIDL) can help businesses repair or replace disaster-damaged property, inventory, and supplies. EIDL loan assistance is now available to businesses in Santa Clara and San Mateo Counties. Homeowners and renters in San Mateo County are eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <https://disasterloanassistance.sba.gov/ela/s/>
2. Call the Customer Service Center at 1 (800) 659-2955 to ask for an application to be mailed to you.
3. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

Additional Information

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster.

Deaf and hard-of-hearing individuals may dial 7-1-1. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

●●● AVOIDING STORM-RELATED FRAUD AND SCAMS ●●●

As survivors work to recover, there is always the risk that bad actors try to take advantage of those looking for support and those looking to donate to charities helping survivors. Everyone should remain vigilant for these scam artists.

The Department of Justice has a National Center for Disaster Fraud set up to detect these scams, prosecute fraudulent activity, and keep you and your family safe from these bad actors. You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit the Center's website at <https://www.justice.gov/disaster-fraud>. You can also report any suspicious activity to local and county law enforcement agencies.

The Center has issued the following guidance you should follow to protect you and your family from fraud:

- If you are unsure or uncomfortable with anyone you encounter claiming to be an emergency management official or charity worker, do not give out personal information, and report the incident. You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit Center's website at www.justice.gov/disaster-fraud.
- If you are approached via phone, email or in person by someone claiming to represent a charity helping disaster survivors, ask for the charity's exact name, street address, phone number, and web address, then contact the charity directly and confirm that the person asking for funds is an employee or volunteer. You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit Center's website at www.justice.gov/disaster-fraud.

●● INSURANCE CLAIMS ●●

The National Flood Insurance Program (NFIP) provides insurance for most Californians when flood damages occur. The NFIP is available to help residents with insurance related issues and may be available at the Local Assistance Center to help you achieve a settlement consistent with your coverage. You can call their hotline at 877-336-2627 or visit their website online at <https://www.floodsmart.gov/how-do-i-start-my-flood-claim>.

The Program has issued the following tips for flood survivors looking to make insurance claims.

- An insurance adjuster will assess flood damages to your home, either in person or remotely. Make sure you take photos and videos of your flood-related damage before throwing out items or discarding the carpet.
- You should also discuss with your adjuster what your policy covers, ask any questions you may have about the claims process, and determine your next steps.
- If a policyholder with no prior losses has a claim, FEMA will not increase their premium due to the first loss. For policyholders with two or more prior losses, after their first claim following implementation of Risk Rating 2.0: Equity in Action, the rate will increase and reflect prior paid claims in the previous 20 years (number of paid claims minus 1).

Non-flood damage

If your home experienced damage unrelated to flooding, the [California Department of Insurance](#) can help make sure that you're treated fairly by your insurance company. Call the Department of Insurance at (800) 927-4357 (HELP) to speak with a representative about your claim. The Department recommends doing the following when filing a claim:

- Obtain a complete copy of your residential homeowner's insurance policy, including your declarations page. The law requires your insurance company to provide this to you free of charge within 30 days of your request. Ask your agent or insurer representative to explain how much coverage you have (1) to rebuild or repair your home, (2) for your personal belongings, and (3) for living expenses. This should include an explanation of Extended Replacement Cost and Building Code Upgrade coverages if applicable. Ask how to most effectively claim your coverage benefits.
- Take note of your Additional Living Expense (ALE) limits and manage your ALE expenses in recognition of a long rebuilding process. Your time to collect ALE after a declared catastrophe is extended to 24 months even if your policy says otherwise.

- Track all of your additional expenses that arise from having to live in another location away from your home. Note: your ALE reimbursement may be offset by your normal cost of living before the storms (i.e., ALE does not pay for your mortgage or expenses you would normally incur) but you are entitled to the same standard of living you had before the storms. ALE will pay for temporary rent, additional mileage, etc.
- Document all of your conversations with your insurer/adjuster about your claim and policy limitations in a dedicated "claim diary." If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.
- Get at least one licensed contractor's estimate or bid on the cost to rebuild your home just to get a reasonable sense of the actual cost as compared to your coverage limits (for more considerations on contractors, view the CDI's electronic brochure Don't Get Burned After a Disaster and check the website for California's Contractors State License Board.) While your insurance company may provide its own estimate, it may contain errors or fail to reflect local conditions or demand surge. Demand surge reflects price increases following a major disaster when contractors and materials are in short supply.
- Call the Department of Insurance Hotline for help at (800) 927-4357. You can also file a complaint at: <http://www.insurance.ca.gov/01-consumers/101-help/>. Consider insights from consumer advocates.
- Understand you can purchase or rebuild at another location, and still receive full replacement cost benefits including Building Code Upgrade and Extended Replacement Cost benefits if those were included on your policy and necessary to rebuild the insured dwelling. You also have the right to rebuild using the contractor of your choosing. In order to reduce the cost of rebuilding, you might also consider a community-wide development approach utilizing a common builder.
- Assess your situation, do not rush into any decision about contractors, lawyers or public adjusters - consider your mortgage/employment/financial situation, your age, children's schools, your willingness to deal with construction issues (no matter who your contractor is). The insurance process is a series of important decisions over a long period of time, but few, if any, need to be made today. Of course, move forward if you have obtained multiple bids from reputable licensed contractors, are certain you want to rebuild, are sure of the rebuilding costs and your insurance limits and want to be sure you are a priority for your selected contractor to start the rebuild. The Contractors State License

Board (CSLB) has publications that can help you identify and avoid problems before they occur. Contact CSLB at 1-800-321-2752 to obtain a free copy of their publications and/or verify the licensing status of a contractor.

- Do not assume you have inadequate coverage based on general information you are hearing about building costs or other general comments. The adequacy of your limits needs to be addressed on a case specific basis to determine how much it will cost to rebuild your home and whether your limits, including extended replacement cost coverage if applicable, are adequate. But if you determine you are underinsured, gather relevant documentation and contact the Department of Insurance for help.
- Evaluate whether you will need a public adjuster or attorney to help you with your claim. If rebuilding will take a long time you are likely to use your entire ALE limits. If you are also reimbursed by your insurer for your entire personal property loss or your full personal property limits, you may not need a public adjuster or attorney to help you obtain full settlements for either of these coverages. Public adjusters typically require a percentage of the claim settlement for their services. Make sure you understand what they charge and the services you are paying for before you sign a public adjuster contract. Some public adjusters may insist on a contract that includes payment to the public adjuster based upon the entire amount paid to the policyholder by the insurer, including amounts paid to the policyholder before the public adjuster contract was signed. A public adjuster should not charge a fee on payments you received from your insurer before the public adjuster contract was signed. A fee should only be charged on additional monies the public adjuster gets for you. Contact the Department if this issue arises in your contract.

... REBUILDING ...

Adapted from resources provided by Elite Construction Services, Inc.

The first things you should do:

- Contact your insurance company and get your claim started.
- Reach out to local contractors to let them know that you would like to discuss rebuilding.
- You'll need building plans in order to proceed with the bidding process. If you have the original building plans, that's a great start. The plans will need to be modified to meet current building codes, so you'll need a design professional to make adjustments. Usually the original designer notated on the plans is the best place to start.
- If you do not have plans, look online for plans with a similar square footage size and bedroom count. If you increase the bedroom count or square footage it may trigger expensive septic system upgrades. Building plans can be purchased as a stock item and then revised to some degree to better suit your needs. Be sure to look at both site-built construction and off-site built modular homes.
- If you are not familiar with modular construction, you should know a modular home is not a trailer home. These are great homes built to the same or higher standards as on-site built homes. The advantage of a modular home is the significantly reduced construction time. The only on-site needs are utilities, foundation and any necessary permits. Once these requirements are in place, the home is brought in on trailers and a crane is used to place the components on the foundation.
- The disadvantages are limited floor plans to choose from and less flexibility in floor plan modification.
- Sometimes the insurance settlement will fall short of your rebuild costs. In this case, you may want to check with local lenders for support.

... TAX RELIEF ...

The IRS has extended the tax deadline to assist taxpayers who are recovering from the Atmospheric River. Individuals and businesses in San Mateo and Santa Clara Counties have until May 15, 2023 to file various federal individual and business tax returns and make tax payments.

The San Mateo County and Santa Clara County Assessor's Offices offer property tax relief for property owners who have suffered more than \$10,000 of damages due to the storms. File a Calamity Relief Form with the following links:

- **San Mateo County:** <https://www.smcacre.org/assessor/calamity-relief-filing#:~:text=If%20a%20calamity%20such%20as%20fire%2C%20earthquake%20or,rea%20the%20property%20to%20reflect%20its%20damaged%20condition>
- **Santa Clara County:** <https://www.sccassessor.org/index.php/tax-savings/tax-reductions/disaster-relief>

Employers are eligible for a two-month extension to file their California payroll reports and deposit their payroll taxes, without penalty or interest. You must request the extension within two months of the filing deadline. For more information visit:

https://edd.ca.gov/en/payroll_taxes/Emergency_and_Disaster_Assistance_for_Employers/.

If you need assistance filing your taxes, the IRS has a variety of free filing assistance options which partner with online tax filing software to make your filing experience easier. Explore your free filing options here: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free#what>. If you need personal assistance, you can visit a Volunteer Income Tax Assistance or Tax Counseling for the Elderly location to speak with a certified tax professional. Find assistance here: <https://irs.treasury.gov/freetaxprep/> or call (800) 906-9887.

My office can help you contact the IRS about your tax return if it is processed incorrectly or if you have any questions. Call us at (650) 323-2984 or submit a casework request through my website here: <https://eshoo.house.gov/services/help-federal-agency>.

For more information about IRS tax relief, visit this webpage:

<https://www.irs.gov/newsroom/irs-california-storm-victims-qualify-for-tax-relief-april-18-deadline-other-dates-extended-to-may-15>.